

WHAT IS CLAIMED IS:

1. A method, comprising:
5 identifying a payment account identifier;
identifying a first authorization request involving said payment account identifier,
said first authorization request was declined for a transaction; and
creating a manual authorization record associated with said payment account
identifier and said transaction using information from said first authorization request, said
10 manual authorization record allowing approval of a second authorization request
involving said payment account identifier and said transaction.
2. The method of claim 1, wherein said payment account identifier is associated with
a purchasing card issued to a purchasing entity having a program administrator.
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3. The method of claim 2, wherein said manual authorization record is created in
response to a request by said program administrator.
4. The method of claim 1, wherein said payment account identifier is associated with
20 at least one of account-level and corporate-level authorization controls.
5. The method of claim 4, wherein said first authorization request is declined based
on a failure of said transaction to comply with at least one of said account-level and said
corporate-level authorization controls.
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6. The method of claim 4, wherein said manual authorization record operates to
override at least one of said account-level and said corporate-level authorization controls.
7. An authorization method, comprising:

receiving a request from a vendor to authorize a transaction involving a payment account identifier, said transaction including terms;

confirming that the payment account identified by said payment account identifier is open;

5 confirming that a manual authorization record is not associated with said payment account identifier; and

after confirming that a manual authorization record is not associated with said payment account identifier, authorizing said transaction if all of a plurality of account-level or corporate-level controls associated with said payment account identifier are met
10 by said terms of said transaction.

8. An authorization method, comprising:

receiving a request from a vendor to authorize a transaction involving a payment account identifier, said transaction including terms;

15 confirming that the payment account identified by said payment account identifier is open; and

prior to determining whether said payment account identifier is associated with one or more corporate- or account-level controls, confirming that a manual authorization record is associated with said payment account identifier; and

20 authorizing said transaction if said transaction terms satisfy requirements of said manual authorization record.

9. An authorization system, comprising:

means for identifying a payment account identifier;

25 means for identifying a first authorization request involving said payment account identifier, said first authorization request was declined for a transaction; and

means for creating a manual authorization record associated with said payment account identifier and said transaction using information from said first authorization request, said manual authorization record allowing approval of a second authorization
30 request involving said payment account identifier and said transaction.

10. An apparatus, comprising:

a processor; and,

a memory in communication with said processor and storing instructions for
5 operating said processor to:

receive an authorization request message, said authorization request message
identifying a payment account and terms of a transaction;

declining said authorization request message based on a failure of said terms to
comply with one or more account limitations associated with said payment account;

10 establishing a manual authorization record including information from said first
authorization request message; and

authorizing a subsequent authorization request message associated with said
payment account by comparing terms of a subsequent transaction with said manual
authorization record.

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11. The apparatus of claim 10, wherein said payment account is associated with a
purchasing card issued to a purchasing entity having a program administrator.

12. The method of claim 11, wherein said manual authorization record is created in
20 response to a request by said program administrator.

13. The method of claim 10, wherein said payment account is associated with at least
one of account-level and corporate-level authorization controls.

25 14. The method of claim 13, wherein said first authorization request is declined based
on a failure of said transaction to comply with at least one of said account-level and said
corporate-level authorization controls.

15. The method of claim 10, wherein said manual authorization record operates to
30 override at least one of said account-level and said corporate-level authorization controls.